

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Eric S. Anderson  
Sharon E. Anderson  
Debtors

Case No. 11-07274-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: KADavis  
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db/jdb +Eric S. Anderson, Sharon E. Anderson, 280 University Drive, Biglerville, PA 17307-9585  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive, Lewisville, TX 75067)  
 3972487 +Bethesda Dermatology Laboratory, 1730 Elton Road Ste. 11, Silver Spring, MD 20903-5724  
 3972493 +David Garretson, 984 Carlisle Road, Biglerville, PA 17307-9769  
 3972494 Dermatology Associates of York, c/o Peerless Credit Services, Inc., P.O. Box 518, Middletown, PA 17057-0518  
 3972495 +Dermatology Associates of York, 205 Saint Charles Way, York, PA 17402-4659  
 3972497 #+District Court 51-3-04, Mark D Beauchat, 2267 Fairfield Rd, Gettysburg, PA 17325-7214  
 3972498 +Fair Collections & Outsourcing, 12304 Baltimore Avenue #E, Beltsville, MD 20705-1314  
 3972499 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 3972500 +Flexible Financial Cor, 517 Mill St, Peckville, PA 18452-2413  
 3972506 +Gettysburg Family Dental, 239 N. Hay Street, P.O. Box 3996, Gettysburg, PA 17325-0996  
 3985685 Hanover Health Corp, dba Hanover Medical Group, PO Box 824213, Philadelphia, PA 19182-4213  
 3972507 Hanover Medical Group, P.O. Box 824221, Philadelphia, PA 19182-4221  
 3972513 +JH Portfolio Debt Equities, LLC, c/o Credit Control, LLC, P.O. Box 248, Hazelwood, MO 63042-0248  
 4030052 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976  
 (address filed with court: Metropolitan Edison Company, a FirstEnergy Company, 331 Newman Springs Road, Building 331, Red Bank, NJ 07701)  
 3972517 Met-ED, P.O. Box 3687, Akron, OH 44309-3687  
 3972518 +Nancy Harbaugh, 100 Steelman Marker Road, Fairfield, PA 17320-9283  
 3978399 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 3972520 +Park's Garbage Service, P.O. Box 218, 11763 Shirley Ayr Road, Mount Union, PA 17066-8748  
 3972521 Penn State, Office of the Bursar, 103 Shields Building, University Park, PA 16802-1203  
 3972522 +Penn State University, 308 Student Health Center, University Park, PA 16802-2129  
 3972523 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 3972526 +Security Credit Servic, Po Box 1156, Oxford, MS 38655-1156  
 3972528 +Summit Collection Svcs, 50 N Franklin Tpk, Ho Ho Kus, NJ 07423-1562  
 3972532 WELLSPAN MEDICAL GROUP, C/O PHYSCLIAN BILLING SERVICES, P.O.BOX 15150, York, PA 17405-7150  
 3972531 Wellspan Health, Gettysburg Hospital, 147 Gettys Street P.O. Box 3786, Gettysburg, PA 17325-0786  
 3972530 Wellspan Health, Gettysburg Hospital, P.O. Box 1507, York, PA 17405-1507  
 3972535 +William Adams, DDS, 201 Allegheny Avenue, Hanover, PA 17331-1866

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Jun 25 2018 23:23:00 Midland Funding LLC by American InfoSource LP as a,  
 PO Box 4457, Houston, TX 77210-4457  
 3972485 EDI: CINGMIDLAND.COM Jun 25 2018 23:23:00 AT&T, P.O. Box 537104, Atlanta, GA 30353-7104  
 3972486 +EDI: BANKAMER.COM Jun 25 2018 23:23:00 Bank Of America, N.A., 450 American St,  
 Simi Valley, CA 93065-6285  
 4233665 +EDI: BANKAMER.COM Jun 25 2018 23:23:00 Bank of America, N.A., 7105 Corporate Drive,  
 Plano, TX 75024-4100  
 3972492 EDI: CITICORP.COM Jun 25 2018 23:23:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20507, Kansas City, MO 64195  
 3972488 +E-mail/Text: bankruptcy@cavps.com Jun 25 2018 19:40:34 Calvary Portfolio Services,  
 Attention: Bankruptcy Department, 500 Summit Lake Dr., Valhalla, NY 10595-1340  
 3994339 EDI: CAPITALONE.COM Jun 25 2018 23:23:00 Capital One Bank (USA), N.A.,  
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 3972489 +EDI: CAPITALONE.COM Jun 25 2018 23:23:00 Capital One, N.A., Capital One Bank (USA) N.A.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 3972490 E-mail/Text: bmg.bankruptcy@centurylink.com Jun 25 2018 19:40:28 Century Link,  
 P.O. Box 1319, Charlotte, NC 28201-1319  
 3972491 +EDI: CHASE.COM Jun 25 2018 23:23:00 Chase, 201 N. Walnut St//Del-1027,  
 Wilmington, DE 19801-2920  
 3999670 EDI: CHASE.COM Jun 25 2018 23:23:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 3972496 EDI: DIRECTV.COM Jun 25 2018 23:23:00 Direct TV, PO Box 11732, Newark, NJ 07101  
 4001841 EDI: RECOVERYCORP.COM Jun 25 2018 23:23:00 Equable Ascent Financial, LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 4003149 EDI: FORD.COM Jun 25 2018 23:23:00 Ford Motor Credit Company LLC, Dept 55953,  
 P O Box 55000, Detroit MI 48255-0953  
 3972501 EDI: FORD.COM Jun 25 2018 23:23:00 Ford Motor Credit Corporation, Ford Credit,  
 Po Box 6275, Dearborn, MI 48121  
 3972502 +EDI: CHASE.COM Jun 25 2018 23:23:00 Fst Usa Bk B / Chase, Po Box 15298,  
 Wilmington, DE 19850-5298  
 3972503 +EDI: RMSC.COM Jun 25 2018 23:23:00 GEMB / Old Navy, Attention: GEMB, Po Box 103104,  
 Roswell, GA 30076-9104  
 3972504 +EDI: RMSC.COM Jun 25 2018 23:23:00 Gemb/gap, Po Box 965005, Orlando, FL 32896-5005  
 3972505 +EDI: RMSC.COM Jun 25 2018 23:23:00 Gemb/walmart Dc, Walmart/GEMB, Po Box 103104,  
 Roswell, GA 30076-9104

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4001977 EDI: RECOVERYCORP.COM Jun 25 2018 23:23:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
3972508 +EDI: HFC.COM Jun 25 2018 23:23:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,  
Carol Stream, IL 60197-5213  
3972509 +EDI: HFC.COM Jun 25 2018 23:23:00 Hsbc Nv, Attention: Bankruptcy, Po Box 5213,  
Carol Stream, IL 60197-5213  
3972510 +EDI: HFC.COM Jun 25 2018 23:23:00 Hsbc/rs, Pob 15521, Wilmington, DE 19850-5521  
3972511 +EDI: HFC.COM Jun 25 2018 23:23:00 Hsbc/tax, 90 Christiana Road,  
New Castle, DE 19720-3118  
3972512 EDI: IRS.COM Jun 25 2018 23:23:00 Internal Revenue Service,  
Centralized Insolvency Operation, P.O. Box 21126, Philadelphia, PA 19114  
3972514 +EDI: CBSKOHLS.COM Jun 25 2018 23:23:00 Kohls/chase, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
3972516 +E-mail/Text: bankruptcynotices@cbcompanies.com Jun 25 2018 19:40:36 LVNV Funding LLC,  
c/o Nelson, Watson & Assoc., LLC, 80 Merrimack Street Lower Level,  
Haverhill, MA 01830-5202  
4020029 EDI: RESURGENT.COM Jun 25 2018 23:23:00 LVNV Funding LLC its successors and assigns as,  
assignee of AT&T Mobility, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
3972515 +EDI: RESURGENT.COM Jun 25 2018 23:23:00 Lvnv Funding Llc, Po Box 740281,  
Houston, TX 77274-0281  
4235938 EDI: AIS.COM Jun 25 2018 23:23:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
3972519 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2018 19:40:13 PA Department of Revenue,  
BUREAU OF COMPLIANCE, PO BOX 280946, Harrisburg, PA 17128-0946  
4154991 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2018 19:40:13  
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
Harrisburg P A 17128-0946  
4037134 EDI: RECOVERYCORP.COM Jun 25 2018 23:23:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4016074 EDI: Q3G.COM Jun 25 2018 23:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
3972525 EDI: SEARS.COM Jun 25 2018 23:23:00 Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130  
3972524 +EDI: SEARS.COM Jun 25 2018 23:23:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
3972529 +EDI: WFNNB.COM Jun 25 2018 23:23:00 Victoria's Secret, Attention: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125  
3972533 +EDI: WFFC.COM Jun 25 2018 23:23:00 Wf Fin Bank, Wells Fargo Financial, 4137 121st St,  
Urbandale, IA 50323-2310  
3972534 +EDI: WFNNB.COM Jun 25 2018 23:23:00 Wfnnb/peeble, Attention: Bankruptcy, Po Box 182686,  
Columbus, OH 43218-2686

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3972536 York Adams Earned Income Tax Bureau, 1415 North Duke Street  
4235939\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
4235940\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
4298030\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
3972527 ##State Farm Insurance Support Center, PO Box 830854, Birmingham, AL 35283-0854

TOTALS: 1, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Jerome B Blank on behalf of Creditor BANK OF AMERICA, N.A. pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kimberly A Bonner on behalf of Creditor NATIONSTAR MORTGAGE, LLC amps@manleydeas.com  
Tony Santo Sangiamo on behalf of Debtor 2 Sharon E. Anderson tsanlaw@gmail.com, kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com  
Tony Santo Sangiamo on behalf of Debtor 1 Eric S. Anderson tsanlaw@gmail.com, kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Eric S. Anderson**  
First Name Middle Name Last Name  
Debtor 2 **Sharon E. Anderson**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:11-bk-07274-RNO**

Social Security number or ITIN **xxx-xx-3308**

EIN **-----**

Social Security number or ITIN **xxx-xx-7322**

EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric S. Anderson

Sharon E. Anderson  
fka Sharon E. Harbaugh

By the  
court:

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

June 25, 2018

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**